

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gordon Lee DeFreese, Jr
Larissa Iris DeFreese
Debtors

Case No. 23-02855-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 12, 2024

User: AutoDocket
Form ID: pdf002

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	Gordon Lee DeFreese, Jr., Larissa Iris DeFreese, 107 Laurel Acres Rd, Milford, PA 18337-7657
5586173	CoverWallet, Inc., 1 Liberty Plz Ste 3201, New York, NY 10006-1404
5585154	Delaware Valley School District, 236 209 US-6, Milford, PA 18337
5585159	+ Hudson Heritage F C, 25 Rykowski Lane, Middletown, NY 10941-4019
5585163	Optimum, 1 Ct Square W, Long Island City, NY 11101
5585166	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5585168	+ Pike County Light & Power (PCLP), 105 Schneider Ln, Milford, PA 18337-7845
5585169	+ Pike County Tax Claim Bureau, 506 Broad St, Milford, PA 18337-1596
5585176	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5585179	Westfall Township, 102 Labarr Ln, Matamoras, PA 18336-2437

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 12 2024 18:54:06	Ally Capital, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5585143	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 12 2024 18:38:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
5593246	Email/PDF: resurgentbknofications@resurgent.com	Feb 12 2024 18:43:32	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5585141	+ Email/Text: backoffice@affirm.com	Feb 12 2024 18:38:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5585664	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 12 2024 18:54:16	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5585142	Email/Text: ally@ebn.phinsolutions.com	Feb 12 2024 18:38:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
5585144	Email/Text: bk@avant.com	Feb 12 2024 18:38:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105
5585145	+ Email/PDF: MarletteBKNotifications@resurgent.com	Feb 12 2024 18:43:27	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
5586172	Email/Text: bky@clicklease.com	Feb 12 2024 18:38:00	Clicklease LLC, 1182w W 2400 S, W Valley City, UT 84119-150
5585146	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 12 2024 18:54:16	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

5585147	Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 12 2024 18:43:30	Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302
5590522	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 12 2024 18:43:02	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5585149	Email/Text: enotifications@santanderconsumerusa.com	Feb 12 2024 18:38:00	Chrysler Capital, Po Box 660335, Dallas, TX 75266-0335
5585150	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 12 2024 18:54:11	Citibank/Best Buy, Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
5592649	Email/PDF: bncnotices@becket-lee.com	Feb 12 2024 18:54:12	Clicklease LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
5585152	^ MEBN	Feb 12 2024 18:36:39	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
5585153	Email/PDF: creditonebknotifications@resurgent.com	Feb 12 2024 18:43:32	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
5585155	Email/Text: mrdiscen@discover.com	Feb 12 2024 18:38:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5585979	Email/Text: mrdiscen@discover.com	Feb 12 2024 18:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5585156	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 12 2024 18:38:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5585157	Email/Text: argbsref@geico.com	Feb 12 2024 18:38:00	Geico, 1 Geico Plz, Bethesda, MD 20810-0001
5585158	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 12 2024 18:38:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
5585160	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 12 2024 18:38:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5594557	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 12 2024 18:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5585148	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 12 2024 18:54:16	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
5590821	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 12 2024 18:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5585161	+ Email/Text: Documentfiling@lciinc.com	Feb 12 2024 18:38:00	Lendclub Bnk, Attn: Bankruptcy Attn: Bankruptcy, 595 Market Street , Suite 200, San Francisco, CA 94105-2802
5585162	Email/PDF: cbp@omf.com	Feb 12 2024 18:54:06	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5585164	Email/Text: fesbank@attorneygeneral.gov	Feb 12 2024 18:38:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5585165	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2024 18:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5594917	+ Email/PDF: ebnotices@pnmac.com	Feb 12 2024 18:54:16	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
5585170	^ MEBN	Feb 12 2024 18:35:49	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
5589857	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 12 2024 18:38:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
5585171	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 12 2024 18:38:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211

5585172	+ Email/Text: bankruptcy@sccompanies.com	Feb 12 2024 18:38:00	Seventh Ave, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
5585173	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2024 18:54:07	Syncb/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5060
5585174	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2024 18:54:11	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5585175	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 12 2024 18:54:12	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5588518	+ Email/Text: electronicbkydocs@nelnet.net	Feb 12 2024 18:38:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
5585177	^ MEBN	Feb 12 2024 18:35:52	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
5585178	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Feb 12 2024 18:38:00	Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5585151		Citibank/The Home Depot, dept, St Louis., Citicorp Credit Svcs/, PO Box 790034, Centralized BkMO63179
5585167		PennyMac Loan Services, LLC, Unit, Los Angeles., Attn:, PO Box 514387, CorrespondenceCA90051
cr	*	Clicklease LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
5586174	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Gordon Lee DeFreese Jr. help@cibiklaw.com, noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
Michael A. Cibik	on behalf of Debtor 2 Larissa Iris DeFreese help@cibiklaw.com

District/off: 0314-5
Date Rcvd: Feb 12, 2024

User: AutoDocke
Form ID: pdf002

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Total Noticed: 51

noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

Michael Patrick Farrington

on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

DeFreese Jr, Gordon Lee
DeFreese, Larissa Iris

CHAPTER 13

CASE NO. 5:23-bk-02855-mjc

☒

ORIGINAL PLAN

☐

AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

0

Number of Motions to Avoid Liens

0

Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchasemoney security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 18,000.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
01/2024	12/2028	\$300.00	\$0.00	\$300.00	\$18,000.00
				Total Payments:	\$18,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: (☒) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(☐) Debtor is over median income. Debtor estimates that a minimum of \$ 0.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00 .
(Liquidation value is calculated as the value of all nonexempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

 X No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

 Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
PennyMac Loan Services, LLC	107 Laurel Acres Rd Milford, PA 18337-7657	8885
Ally Financial, Inc	2022 Ram Truck 3500	8894
Hudson Heritage F C	107 Laurel Acres Rd Milford, PA 18337-7657	0002
Chrysler Capital	2015 Dodge Durango	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of \$ 1,250.00 already paid by the Debtor, the amount of \$ 4,250.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
- ☐ entry of discharge.
- ☒ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: 01/22/2024

/s/ Michael A. Cibik
Attorney for Debtor

Debtor

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.